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College Debt:

Is it worth it?

Many weighing the wisdom of borrowing for degree say it still can be a smart investment.



Visit <http://www.studentpaths.com/studentimpactsurvey/>

Don't forget to complete the Student Paths online survey for this issue!

- Request free information from colleges and military branches you are interested in
- Share feedback on Student Paths and your transition to life after high school
- Get information on becoming a Student Paths student contributor



Gaining knowledge through travel

— by Flora Richards-Gustafson

Offering adventure and growth, globe-trotting might even give you an edge in the job market.

guides tell you where to find the best restaurants and attractions, the locals are truly the ones in the know. Plus, one perk of a long-distance friendship is having a free place to stay when you return. Roy Michales, now retired, enjoyed traveling as a young person: “Back in my time, traveling to exotic places in the world was a privilege and gave you an adventurous flair. You dressed up when you flew on an airplane back then, you know? ... I don’t regret any penny I spent for my travels. I got to see so many countries before wars or politics made them into hostile lands or unsafe for tourists. Everyone I met was so friendly, and I’m still pen pals with some people and their families, and we send each other pictures and postcards. You can’t put a price on memories and friends.”

How to pay for your travels?

Depending on the way you travel and your destination, it can cost up to \$20,000 (not including airfare) to spend a semester abroad. This includes room and board, tuition, taxes and travel insurance. If you’re going with a college program, your school may offer scholarships, grants and/or financial aid for your adventure.

If you’re traveling with the military, Uncle Sam pays for your ticket, room and board. However, you generally don’t have a say about your destination.

Traveling as a volunteer you may have to pay for your plane ticket, depending on the organization and the type of work. If you have to buy your own ticket, fund-raisers can help cover the cost.

Young people in many countries receive various discounts—from free museum passes to discounted train tickets. Plus, many hostels (inexpensive, dorm-like hotels) offer rooms only to young people.

In the words of writer Henry Miller, “One’s destination is never a place, but rather a new way of looking at things.” There is no substitute for the lessons and experiences that traveling provides.

The Roman philosopher Seneca said, “Travel and change of place impart new vigor to the mind.” The years after you graduate from high school are some of the most ideal to see the world. You’re still trying to learn who you want to be as you get a grasp of how the world works. When you travel, you gain a new frame of reference for understanding your role in society, are exposed to new cultures, step into the unknown, dispel myths, reinforce beliefs and discover who you are as a leader.

In addition to the opportunities traveling provides to discover new cultures, foods, and languages, there are hidden benefits of traveling while you’re young.

Travel can help you stand out when you apply for a job; you will have experience interacting with different cultures and viewpoints. Travel is a time for growth as you learn to manage a budget and fend for yourself. Your worldly experiences could give you an edge.

Meet new people

If you reach out to the residents, you might find yourself with new life-long friends. While travel

Travel options abound

Here are a few routes to consider:

✈ Flying solo

Do what you want when you want: Going it alone can help you learn about yourself and create your own opinion of the world.

✈ Group travel

Traveling with a group is a great lesson about compromise and communication, and a memorable bonding experience.

✈ College programs

Many give credit for study abroad in exchange programs, work experience projects or classes in a university as an international student.

✈ Military travel

You never know where the military will take you if you enlist. You may work in places like Germany, Hawaii, Greece, Brazil, Japan, Italy or the United Kingdom.

✈ Volunteer programs

Some organizations, such as the American Red Cross and World Vision, seek help with their national and international efforts. And college graduates can always check out the Peace Corps.



VIDEO
Chris Garling: Get the most out of travel by hanging out with the locals.
<http://bit.ly/UxH009>

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College Visit Contest!






Be featured in the next issue of Student Paths!

Visiting a campus is the one of the best ways to find your fit. Send us your picture next to the sign of one of the colleges featured in Student Paths along with a short description of your experience and be featured in an upcoming issue of Student Paths.



Email your picture and short description to Info@studentpaths.com.

Wacky scholarships

	Duck Calling Contest Scholarship	Diabetes Scholars Foundation	Play! Pokemon Championship	Natural Redhead Scholarship	Bowling Scholarship
What's this?	If you've got a great duck call and need a scholarship, get to Stuttgart, Ark., in late November. Participants in their annual duck calling contest compete for a total of \$4,250 in scholarship money.	Managing the challenges of diabetes? These scholarships recognize students involved in the diabetes community for high academic performance and community and/or extracurricular activities.	Play! Pokemon championship series events feature scholarship awards for top finishers. Scholarships are awarded at Regional Championships, National Championships, and the World Championships.	A scholarship for redheads had long been an urban legend until a natural redhead got fed up with the false promise and decided to actually start one.	Thought football and basketball were the only sports where you could gain a scholarship? The United States Bowling Congress awards more than \$6 million in scholarships each season.
How much?	\$2,000 for first place, \$1,000 second, \$750 third, \$500 fourth	39 awards at \$5,000, 1 at \$4,000, 6 at \$1,000	Varies with tournament level; prizes for the 2013 National Championship include a \$5,000 scholarship for 1st place.	\$250	Varies with each scholarship, but some are in the thousands of dollars.
Who can enter?	High school seniors	High school seniors with Type 1 diabetes seeking higher education at an accredited four-year university, college, technical or trade school.	Play! Pokemon events are divided into three age divisions. Competitors in good standing are welcome to compete.	Natural redheads who reside in the United States, are a junior or senior in high school, have a GPA above 2.5, and are applying to a two- or four-year college.	Students who participate in United States Bowling Congress (USBC).
When's it due?	See site for 2013 date, still to be determined	May 15	Based on dates of the regional and world championships	May 1, 2013	Varies with scholarship
Find out more!	 http://bit.ly/TKXeip	 http://bit.ly/Ybi2gC	 http://bit.ly/Vi8xtC	 http://bit.ly/UwDxZr	 http://bit.ly/X7e7QN

Be a **standout** jobseeker — by Patrick Noonan

Separate yourself from the pack with preparation, professionalism and persistence.

Let's face it: The economy still is in bad shape. It hasn't been this hard for people to find steady jobs since the Great Depression. And if you're a high school student or a recent grad, times are even tougher. You probably don't have a lot of job experience on your résumé, and you'll be competing against older workers who do. You have to be ready to meet the challenge.

"If people are persistent enough, they can find a job," says Matt Strey, who as a high school senior from St. Peter, Minn., put his persistence to work to make some extra cash one summer, eventually landing two jobs. One was as a server in a fast food restaurant, and the other was working as a janitor at Gustavus Adolphus, the local college.



Draw on your personal connections

To help find his summer employment, Matt used one of the most invaluable skills any job-hunter can have: networking. "I had an 'in' at both places," Matt says. He learned about the janitorial position through a family member, and he learned about the server position from a friend he met on the track team.

If you have friends, family members, classmates or former co-workers who might help you find a job or put in a good word for you, don't be afraid to ask them. For every personal connection you don't ask, that's one fewer chance you'll have of finding the job you're looking for.

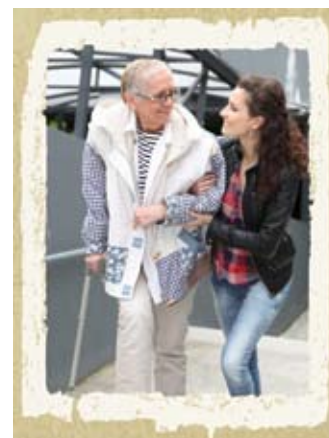
Unfortunately, networking can't work for everyone—especially not in today's employment market. Simply, there's too much competition for the same jobs right now in almost all parts of the economy.

How to really stand out from the crowd

You have to make sure you take great care in how you present yourself to employers. Take steps to make sure that your application is the best it can possibly be, or you won't be able to compete. And as the most important thing you can have on your application is prior work experience, it's crucial that you get such experience under your belt—something that'll be hard to do if you don't present yourself well to hiring employers.

"For the most part, young people need that first job opportunity to provide references and skills to get that next job," says Marc Geiselhart, who as a Program Director with the Youth and Young Parent Division of the Employment Action Center in Minneapolis, Minn., helped teens and young adults snag crucial first jobs for more than 15 years.

Geiselhart says that the first thing you should do when looking for a job is to consider your strengths and experiences. Let's say you have experience working as a waiter, for instance. As you fill in the "Job Experience" section of your application and résumé, don't just put "waiter." Get specific! Write what your duties were: "served customers; handled money; cleaned premises; opened and closed restaurant." Don't be afraid to brag about your past experiences. If you don't, no one will.




Help yourself by helping others

If you have no work history, Geiselhart says, you can list other experiences—especially if you have volunteered.

In fact, volunteer experience is helpful on two levels: Not only does it show that you know how to work, it also says a lot about what kind of person you are. Volunteer experience is so valuable for job-seekers that you will be doing yourself (and your community) a big favor by volunteering today—even while you're looking for a paying job.

To find volunteer opportunities, check with your school, your church, hospitals, parks, nursing homes, non-profits, and any other group you can think of. These organizations need your help now more than ever. Opportunities abound. And you never know—connections you make volunteering could help you find a paying job down the road.

Whatever you do, don't give up. Somewhere out there, a job is waiting for you. Just remember: The only way to find it is to keep looking. 



Put the brakes on distracted driving — by By Flora Richards-Gustafson

While all distractions are dangerous –

and often deadly – texting is the worst.

Distracted driver, no survivor. In 2009, over 3,000 people were killed and about 416,000 were injured in auto collisions caused by distracted drivers, according to Distraction.gov. Many teens can't wait to get a license, but a huge responsibility that comes with it is distraction-free driving—a topic that's often neglected.

A distraction is anything that takes your eyes off the road: using a phone, talking to others in the car, applying makeup, using a GPS system, eating, or adjusting the radio. While all distractions endanger the lives of those in your car, in the cars around you and bystanders, the most dangerous is texting.

Driving requires three skills: visual, cognitive (judgment and perception) and manual (hands at “10 and 2”). Texting requires the same skills. See the problem? It takes at least four to six seconds to send or receive a text. At 55 mph, you can drive the length of a football field in six seconds. Would you drive that far blindfolded?



Still, teens drink and drive about 2.4 million times per month. Young people are already three times more likely to be in fatal crashes than drivers with more experience. Of teens involved in fatal crashes in 2010, 20 percent had alcohol in their systems.

Even with a blood alcohol concentration (BAC) of 0.02 percent, your brain starts to relax (making it harder to practice good judgment); it gets harder to do more than one task at a time, and your eyes don't focus as well. At 0.08 percent, your brain doesn't detect danger well, it's hard to concentrate and process information, your memory gets weak and your coordination is impaired. The higher your BAC, the more you endanger lives.

✓ Distracted driving can be the worst

Studies have found distracted drivers can be more dangerous than drunk drivers. In an episode of TV's “MythBusters,” aired originally in 2005, hosts Adam Savage and Kari Byron failed road safety tests while driving with a BAC just below 0.08 percent and on separate occasions while using a cell phone. Both received worse scores when they drove using cell phones. The folks at Car and Driver magazine had similar results when they did their own drunk driving versus distracted driving tests. At the end of the MythBusters segment, Savage noted that you can remedy distracted driving by putting away your cell phone, but you can't get sober in an instant.

✓ What you can do

Crashes caused by distracted or drunk drivers are 100 percent preventable. Choose to never use your phone (and to eliminate other distractions) when you drive, and to never drive drunk. Let your parents and friends know that if you don't answer your phone or their texts right away, it's because you're driving. 🚗

This article includes information from the U.S. Department of Transportation, National Center for Statistics and Analysis, MONASH University Accident Research Center, Distraction.gov, National Safety Council, National Center for Statistics and Analysis, TeenDriverSource.org, Centers for Disease Control and Prevention, University of Utah News Center, MythBusters Database, and CarandDriver.com.

✓ The facts: scary but true

- Car accidents are the No. 1 cause of teen deaths, and distracted driving is one of the greatest contributors to this statistic.
- Of fatal crashes that involved drivers under age 20, 16 percent of the drivers reported being distracted. This figure is probably higher, though, because it can be hard to admit that cell phone use caused an accident.
- Any driver using a hand-held device (phone, MP3 player or GPS) is four times more likely to be in a collision that injures the driver.
- Crashes caused by drivers who were texting are 23 times worse than those caused by drivers who weren't distracted.
- When you drive and use a cell phone at the same time, your brain is 37 percent less focused on driving safely. In the United States, a crash occurs every 24 seconds because of a driver who is using a cell phone.

✓ Adding alcohol to the mix

Since 1991, teen drinking and driving has gone down by 54 percent.

Student contributor Jelani Hayes shares steps she takes to ensure she's not distracted while driving. <http://bit.ly/YstGTO>



Preparing For Your Path

10 money-saving tips for high school and college

— by Flora Richards-Gustafson

One of the sweet things about being in high school is that life is still somewhat inexpensive – and maybe you're still getting an allowance. But are you ready for the funds to stop flowing once you graduate? Being an adult means having the ability to fend for yourself financially. Whether you're a freshman or a senior, it's never too early – or too late – to start saving money and spending smarter.

These tips will help put your finances on the right track as you make your way through high school, college and beyond.

1 → Learn to budget. A financial plan that lists the money you earn and your expenses, a budget helps you see the big picture regarding the amount of money you have, your spending habits and savings goals.

Your high school budget is pretty simple. The money coming in is usually from your allowance and/or part-time job. The money you spend goes toward socializing, buying gas (if you drive), music, and other fun things. When you set up a budget, you know exactly how much you need to save to help you reach financial goals, such as buying a car, an outfit for prom or college textbooks.

2 → Spend less than you have, and carry less cash.

Smart money management requires spending only the cash you have so you don't go into debt, which will cost you big in the future. If you make a habit of carrying less cash when you go out, you won't be able to give in to impulse-buy temptations.

3 → Get a job – or create one. It can be hard for a high school student to find work. Some jobs to consider include babysitting, yard care, pet-sitting, tutoring and helping people move. If you're not able to find odd jobs around town, consider volunteering so you get the work experience to make your job application look stellar.

4 → Avoid credit cards. Once you turn 18, you'll see offers for them everywhere. There's something so alluring and adult-like about having a credit card. But what credit card companies don't tell you is that people between the ages of 18 and 22 with credit cards owe an average of \$3,173, according to CreditCards.com. Don't start your adult life in a financial hole.

5 → Make and stick to a savings plan. Having a savings plan will make you financially savvy. Consider opening a teen or student savings account. Then regularly deposit a certain amount of your allowance or paycheck and watch it grow.

6 → Take advantage of student status.

Never be afraid to ask a business if they offer a student discount. The money you save getting free tickets into museums and discounted movie theater admission will add up fast.

7 → Bring your own. The little things add up quickly. The snacks you buy in the cafeteria: How much do they cost every week? How much would you save if you brought the same snack from home? If you spend \$1.50 on a soda every day at school, you're spending \$7.50 per week, \$32.50 per month or about \$292 every school year. Likewise, snacks at movie theaters and events are very expensive. When possible, bring your own.

8 → Buy used, sell used. From cars and clothes to books and music, when buying you'll have the same things as those who pay the price for new, but with extra cash in your wallet. Turning that around, your unwanted stuff can make you money: Consign, have a yard sale, or sell online.

9 → Shop smart. Scour the newspaper and Internet for coupons. Wait for sales. Dollar stores offer much of the same merchandise as discount and drug stores – snacks and drinks, toiletries, school supplies and novelties – but often for a fraction of the price.

10 → Take high school classes that give you college credit and/or take CLEP exams. Take AP classes that give you college credits. Or, if you really rock at a subject, take a CLEP exam, pass it and get the college credit without setting foot in a college classroom. 🎓



Student contributor Abby Anfinson shares thrifty ideas -- from eats to savvy shopping and movie nights. <http://bit.ly/15oUdGP>

Being adaptable helps you hit the curveballs life pitches

— by Rebecca VanderMeulen

As the saying goes, the only constant in life is change.

Your life will see a lot of changes over the next few years – many you are planning on, and some that you're not. After high school you might head off to college or join the military. Your friends might move to different cities, and you'll have a chance to make new ones. Your future holds exciting adventures, and probably a few unexpected setbacks.

Janet Oberholtzer, an author who lives near Mohnton, Pa., has led a life full of changes. She was raised to follow a strict form of the Mennonite faith. Her family had electricity and drove cars, but used few other modern conveniences. As a young woman she married a Mennonite man who shared her desire to live a different life.

"The world is a big place, and I wanted to explore it," Oberholtzer says. "We wanted to do more. We wanted to have basic things like TV, and to wear jeans."

In an instant

Then in 2004, Oberholtzer, her husband and three sons were driving across the country when their motor home was hit during a six-vehicle accident. She awoke 12 days later in a hospital to see a big chunk of her left leg missing.

Oberholtzer also had a punctured lung and shattered pelvis. More than two-thirds of the skin and tissue between her left knee and ankle was gone. After many surgeries, she walked with help about three months after the crash. She was able to run again in 2008 and took part in a marathon in 2012.

"I realized that life was going to go by whether I was living it or not," says Oberholtzer, author of the memoir "Because I Can: Doing what I can, with what I have, where I am."

It can be scary when your life doesn't go as planned. But it's bound to happen sometime. Maybe you won't get accepted to your dream college. Maybe you'll change your mind about what you want to do after you graduate. That's OK.

Meeting the unexpected

Sheri Gazitt, a teen life coach in Redmond, Wash., emphasizes that you shouldn't give up on your dreams if something changes on your way there.

"Failure or a change in plans is just a stepping stone to something better," Gazitt

says. "There is more than one path to a goal."

Your life will change in many ways once you leave high school. Of those who go on to college, some figures say that 80 percent switch their majors at least once. Balancing classes, work, extracurricular activities and free time is a lot harder in college than in high school. To be a successful college student, it's important to be open-minded, willing to try new things and adaptable to change.

"It's OK to change your mind," says Chip Parker, director of retention at Drury University in Springfield, Mo. "There are definitely many opportunities that will come your way."

How adaptable people think

Gazitt says adaptable people understand that achieving a goal takes hard work. They're also able to deal with unforeseen obstacles.

Oberholtzer adds that coping with change means trusting yourself. Remember that it doesn't matter what other people think of your choices as long as they're right for you, she says.

At the same time, she says, it's important to allow others to make choices for themselves. Oberholtzer still gets along with her relatives and respects their religious beliefs. "I don't discount what they do or try to change who they are," she says.

Taking big steps can be frightening, but it gets easier to cope with change the more you do it, according to Oberholtzer.

"Every time I push forward, I'm always glad I did," she says. 🏃



Pushing forward after a devastating car crash, Janet Oberholtzer is the author of "Because I Can: Doing what I can, with what I have, where I am."

VIDEO



Student contributor Abby Johnson: Keep an open mind to changes that are bound to come with the transition from high school to college. <http://bit.ly/XjI1AE>

How to become more adaptable

Do you want to get better at facing change? Take these bits of advice from the experts:

- 1) Practice good study habits now, even if you're already doing well in school. Study skills are key to adjusting to college life. Take good notes in class and outline your writing assignments.
- 2) Visualize what it would look like if something doesn't go the way you think it will. What will you do if your soccer team loses the championship or you don't get a big scholarship to college?
- 3) Make a list of things you can do if your plans don't come through. Keep it on your phone or in a notebook so you can figure out a Plan B.
- 4) Make a budget, and start saving for unexpected expenses.
- 5) Identify a few people – friends, maybe even your mom or a scout leader – you can talk to about your problems.
- 6) Take care of yourself. Do your best to get enough sleep and take a bit of time to do something relaxing.

Videos capture good advice

Student Paths contributors – high school students and recent graduates – offer their insights and opinions on a variety of topics, from handling peer pressure and mending relationships to planning college campus visits, pursuing career passions and planning for life after high school. You can view these videos and many others at <http://www.youtube.com/user/studentpathsmrktng>.

Student Paths contributor Claire Gillespie shares the lessons she learned on a mission trip and encourages others to find ways to travel. <http://bit.ly/131erSZ>



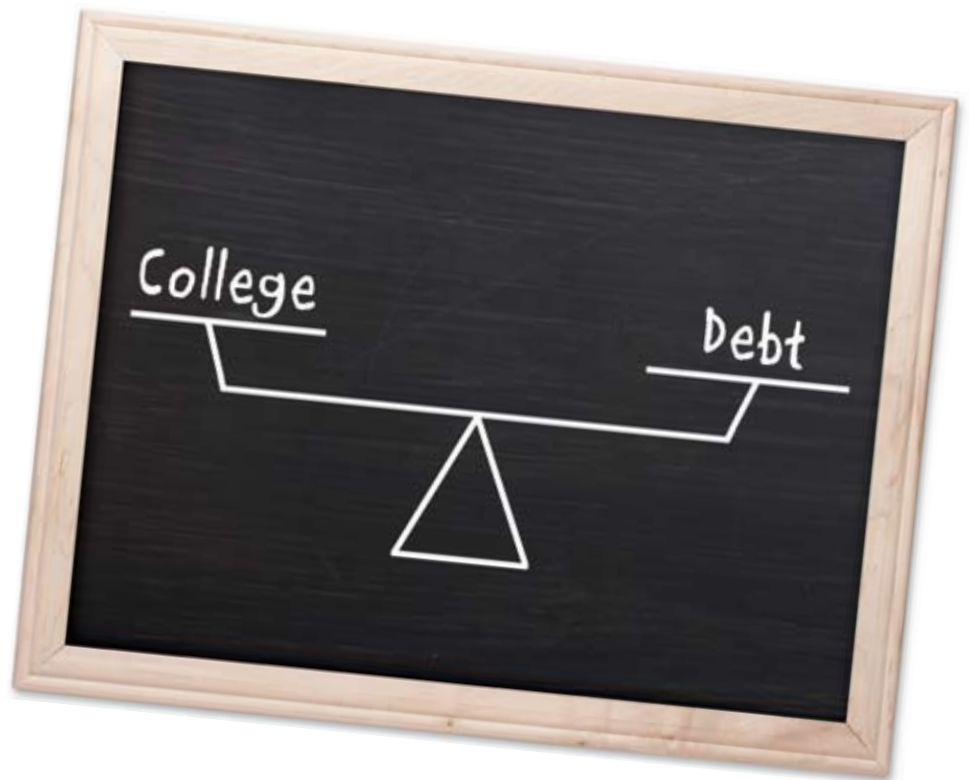
Claire Gillespie



College Debt: Is it worth it?

— by Flora Richards-Gustafson

Students and experts weigh the pros and cons of taking out loans to pay for college. While many say it's still a good investment, they also are looking to limit the debt load.



“I’m going to be in a lot of trouble,” jokes Drew Johnston as he reflects upon the college debt he already has and will incur. Johnston (not his real name) is a medical student at Washington University in St. Louis, Mo., who already has his undergraduate degree. With tuition at just over \$50,000 per year, Johnston expects to have nearly \$300,000 of college debt before he can add the M.D. at the end of his name. “Even though doctors can make good money, budgets are still tight during the first few years—well, it’s more like 10—after graduation,” he said.

While Johnston’s projected debt is not typical, nearly 67 percent of college undergraduates with four-year degrees have student loan debt when they graduate, according to an October 2012 report by The Institute for College Access & Success. This means that one in five households in the United States have college-related debt.

Breaking down college debt

Getting an education may be one of the more complicated financial decisions you’ll have to make in your life. The average amount of college debt graduates with four-year degrees face is nearly \$27,000. However, this amount varies widely by state, school, living expenses and financial assistance. In reality, debt for undergrads ranges between \$17,000 and \$32,000. Factors that contribute to the cost:

- **The school:** Some universities and colleges cost more than others.
- **Room and board:** If you live on campus, you’ll have to pay to live in a dorm and eat in the cafeteria.
- **Your major:** Some areas of study require more expensive books and/or buying special supplies.
- **Fees:** They vary by school, but can include the cost of parking, transportation services, club memberships, the use of labs or equipment, having an on-campus mailbox, etc.
- **Travel expenses:** If you plan to commute to school, you need to consider the cost of gas or public transportation. On the other hand, if you live in a dorm, you’ll need to consider the cost of driving or flying home to see your family during breaks.
- **Your state of residence:** Some colleges and universities give discounted rates to students who live in the same state.

How much a college costs

When you visit your high school counseling office, career planning office or library, you’ll find a handful of books and magazines that tell you the average cost to attend the colleges that interest you. To get more detailed information, go to the colleges’ websites and look for the academics or admissions sections. With a little digging, you’ll find information about tuition and fees.

An even better option is a Financial Aid Shopping Sheet. Once a college or university accepts you as a student, it can send you a Shopping Sheet that clearly outlines the estimated cost of attendance (including the costs of tuition, fees, transportation, books, housing, meals and supplies) in a way that’s simple to understand. The sheet also includes information about the grants and scholarships you’ve received, options available to help you pay for school (like work-study programs and educational loans), graduation rates, loan default rates, average student loan amounts and your estimated monthly loan payment. Having a Shopping Sheet

for each school of interest can help you and your family make an informed decision about the best fit for your budget.

How much to borrow

In “The Financial Aid Handbook: Getting the Education You Want for the Price You Can Afford,” authors Carol Stack and Ruth Vedvik recommend borrowing \$8,000 or less per year. This way, when you graduate with a four-year degree, the amount borrowed is \$32,000 or less—the average yearly salary a college grad can expect.

Federal student loans are the best way to go if you need to borrow money for school; they include options such as the Perkins loan, Stafford loan and Parent PLUS loan. Also available are private student loans, but they can be riskier and typically have high interest rates.

The benefits of college debt

In general, debt isn’t a good thing to have. But, if you want to go to college, debt is often a necessity. This irritates college graduate Mari Ellison: “There are so many countries that offer free college tuition because they want people to succeed and don’t want higher education to be a burden. I don’t get why people in the States have to get buried under so much debt in an attempt to get ahead. A lot of the people I went to college with had a hard time finding a job and were screwed when they had to start repaying their student loans; they had no money. A lot of the ones that got jobs worked at, like, supermarkets or department stores for minimum wage. How is this considered ‘getting ahead’?”

While the sour economy and high jobless rates make going to college and getting into debt seem counterintuitive, there are several advantages to going to college and owing money:

- **Get a degree:** For many, student loans provide the only financial means to go to college.
- **Motivation:** Once you’re in college, the debt will help motivate you to graduate. As the future Dr. Johnston puts it, “You don’t want to owe thousands of dollars for nothing.”
- **A better chance at getting a job:** The unemployment rate among those who don’t have college degrees is about 19 percent. On the other hand, only 8 percent of college grads are unemployed.
- **Building up credit:** The interest you pay on student loans is tax deductible. Plus, as Ellison points out, “College debt can be a ‘good’ debt. It gives you a simple way to get good credit for the future, like when you want to buy a car or a house. ...You have to think of the debt as an investment in your future.”

So, is college debt worth the trouble? The simple answer is yes, but only if you’re focused and determined to get a degree, and are willing to do the work necessary. “It’s smart if it’s enabling you to invest in your future,” said student financial aid expert Mark Kantrowitz in a 2011 interview with National Public Radio.

“There is no question that, on average, a college degree is still a very good investment. The unemployment rate for young adults who have just a high school diploma is more than twice the unemployment rate for those with a (bachelor’s degree),” said Lauren Asher, president of the Institute for College Access & Success, in an interview with Bankrate.com.

To learn more about student loans and all your options, talk to your high school’s college counselor or a financial counselor at the college of your choice, and your parents.

Paying it off

After you graduate from college, you have a six-month break (or grace period) before you need to start paying off your student loans. Here are more terms you should know about your debt and loan payments.

- **Grants and scholarships:** Financial aid that you don't have to repay.
- **Work-study:** A college work program through which you earn money that helps you pay for the cost of your education-related expenses.
- **Loan calculator:** An online tool that estimates your monthly loan payments. You can find a few at <http://www.direct.ed.gov/calc.html>.
- **Federal loan:** A loan from the government.
- **Private loan:** A loan from a private institution, like a bank.
- **Loan term:** The amount of time it takes to pay off a loan.
- **Interest rate:** The amount a lender charges to loan you money.
- **Fixed interest rate:** An interest rate that doesn't change during the term of the loan.
- **Variable interest rate:** An interest rate that can increase or decrease during the loan's term.
- **Default:** Nonpayment of a loan or missed payments. In 2011, about 8 to 13 percent of graduates defaulted on their student loans, according to The Institute for College Access & Success.
- **Entrance and exit counseling:** Financial counseling programs that help you understand the details about your student loan. This type of counseling helps you make wise borrowing decisions and set up a good repayment plan so you don't default.
- **Income-Based Repayment (IBR):** A payment plan for federal loans that bases your monthly payment on your income.
- **Loan forgiveness:** If you're in an IBR program, the debt you owe on a federal student loan is forgiven after 25 years. However, if you work for a nonprofit or public employer, your federal student loan is forgiven after 10 years.

The future of interest rates: What it means for you

When considering the amount of money to borrow for college, don't forget about interest rates. The fixed interest rate on direct subsidized loans for undergraduate students between July 2011 and June 2013 is 3.4 percent. If you enroll in college during this time, have a high school diploma or GED, and take out a student loan, you're in luck. Along with the historically low interest rate, you can also enjoy a six-month grace period without interest accruing after you graduate. After June 2013, you can expect interest rates on loans to rise to 6.8 percent. This means that you could pay an extra \$6 to \$8 per month when you start paying off your student loans. While this seems like a small amount, you can easily pay up to \$800 more if you have a 10-year loan term with a 6.8 percent interest rate.



Video advice on handling college debt comes from our Student Contributors:



• **Maria Maldonado** -
Address college debt step by step.
<http://bit.ly/15oTAX2>



• **Leah Ferguson** -
If you can't avoid loans, pay attention to what kind you get.
<http://bit.ly/15oTLIP>



• **Aubreigh Sabbota** -
Avoid debt with scholarships and financial aid.
<http://bit.ly/YhIUZR>



"... I am avoiding the fearful future of college debt by earning large academic and journalism scholarships, as well as working on-campus jobs and being an RA in order to cover my housing expenses."

Macaela Bennett
Hillsdale College, Hillsdale, Mich.



"... Going to a CUNY wasn't part of my plan, but it was a choice I made to avoid taking out a loan and falling into debt. I was surprised—and very fortunate—to receive a full-tuition scholarship for all four years at Hunter. ... Focusing on my studies and maintaining good grades in high school

helped me to earn a merit-based scholarship. ... Continue what you are doing now—focusing in school, participating in extracurricular activities and sports, working hard at your job—because it will pay off in the future. Also, apply to as many scholarships and grants as you can; don't be intimidated by the criteria they set. You will be surprised at how much you can benefit from doing the work now, even if it seems like a small task."

Anjelica M. Enaje
Hunter College, New York, N.Y.



"... I try and limit spending and work as much as possible during breaks to have something to start paying back debt with. ... I'm definitely keeping certain programs like Teach for America in mind not only because they fit with my interests and later career goals, but because they also help with loan debt and repayment. I'm also looking at different options and playing around with schedules so I could potentially graduate anywhere from a semester to a year early."

Sydney Nolan, Macalester College, St. Paul, Minn.



the Real Story

on life after high school

Our Real Story writers reflect on how they're progressing on their post-secondary path and what they've learned this year. They also offer advice based on their recent experiences.

The road I'm on: What the past year has taught me

— by Anjelica M. Enaje

CUNY Hunter College, New York, N.Y. • Hometown: Ramapo, N.Y.

At some point in your life, you will find yourself in a “slump.” You will feel that things aren't going the way you expected them to, and you will feel disappointed. You will start analyzing any events prior to the “slump” and try to figure out what went wrong and what should have happened.

In the past three semesters, I found myself in a few slumps. I thought about the things I did (and didn't do) in high school, the choices I made to prepare myself for college, and the aspirations I took with me to Hunter. At this point, I realized that most of what I had planned to do didn't happen. I often asked myself, “Why did I let these opportunities slip by?”

Make things happen

The past year has taught me many things; the most important thing I learned is to never overlook good opportunities. As you approach the end of your high school career, you are going to hear adults tell you that college will be the best four years of your life. But you can only have the best time in college when you take it upon yourself to make things happen. This is something I am still learning to do.

I live pretty far away from the city. The time and money it takes for me to travel between school and home has affected most of my decisions to participate in collegial activities. For example, Hunter's literary and art journal hosts several poetry readings and other art-related events and workshops each year. As an aspiring writer, I had intentions of attending these events so I could meet other people like myself. Unfortunately, these events were held at night; given my travel time (two hours of commuting), I wouldn't be able to get a

good night's sleep and wake up early for class the next day.

Missing out on a few artsy events may not seem like a huge deal; there will be more in the future. But I learned that delaying action in something I enjoy, such as enlightening myself in my passion for writing, could turn into a bad habit. The workload of classes and other obligations will keep you busy, and eventually you will find yourself short on time when interesting things come up.

Schedule conflicts are bound to happen, and managing your time will seem overwhelming. Having many opportunities and responsibilities to keep in mind can lead to slumps that may feel inescapable and confusing.

Figure out what is important to you

The slumps won't last for long; it is necessary to go through slumps because you will learn about your priorities. What is important to you? What can you let go of without feeling regretful? What makes you happy? Asking yourself these questions will help you understand more about yourself and what you want in life. This is the kind of thinking you will experience, no matter what you plan to do after high school.

The real world can be terrifying if you allow yourself to be afraid of it. My college experience, so far, has taught me that moving forward is key to conquering the fear of failure and inability. Having a positive mindset will help you seek out new opportunities that you thought you had missed. Keep in mind that you are in control of your own happiness; that is one opportunity you will always have.



"The most important thing I learned is to never overlook good opportunities. ... You can only have the best time in college when you take it upon yourself to make things happen. This is something I am still learning to do."

Anjelica M. Enaje

What are your plans for the summer?

"Aside from the inevitable summer job I'm going to attend fashion shows, concerts, art galleries, do photography, and hopefully attend a fashion program out in New York City."

Abby Johnson
University of Wisconsin-Stout,
Menomonie, Wis.
Hometown: Eagan, Minn.

"... Hopefully get a job and earn some money. ... I also want to just spend time with friends and family that I don't get to see during the school year. ... It will be awesome to have three whole months that I can spend with them!"

Leah Ferguson
Wellesley College, Wellesley, Mass.
Hometown: Minneapolis, Minn.

"I am hoping to get an internship for this summer. I would absolutely love to work in journalism or government. It would be awesome to intern in Los Angeles, San Francisco, Washington D.C., or New York City. Fingers crossed."

Jelani Hayes
Univ. of Pennsylvania, Philadelphia, Pa.
Hometown: Moreno Valley, Calif.

Para disfrutar la vida, aprecia a las personas y oportunidades que te rodean

Ferris State University, Big Rapids, Mich. • Origen: Niles, Mich.



Jordan Harper

En este último año, he pasado de ser alguien que quería trabajar en una empresa a alguien que prefiere trabajar en una organización sin fines de lucro sirviendo a la gente. No puedo decir que fue un momento específico que me hizo cambiar de idea, fue un proceso largo en el que muchas puertas se me cerraron y otras se abrieron.

Este año he aprendido a apreciar lo que tengo, y no anhelar lo que no tengo. Hay tanta gente luchando para conseguir trabajo y mantener a sus familias, y aun así hay tantas personas que van a la universidad, encuentran un trabajo bien remunerado y nunca paran a pensar en las personas a su alrededor que tanto necesitan. Si tú eres así, no te estoy criticando, simplemente estoy describiendo lo que estoy aprendiendo en la universidad.

Otra cosa que he aprendido es que debo aprovechar los recursos y las oportunidades que ofrece el campus universitario. Sin duda algunas de esas oportunidades son los tutores y la biblioteca, pero yo me refiero a la diversión. Nuestro campus, por ejemplo, tiene una piscina que nunca está muy llena de gente y también un jacuzzi. Hay mesas de ping-pong, billares y televisores en todas partes, juegos de mesa y un montón de otras cosas.

Asiste a los diferentes juegos deportivos. Hay tantas cosas para hacer en campus (y si vives en una ciudad grande, seguramente habrá muchas cosas para hacer fuera del campus universitario) no existen excusas para no divertirse.

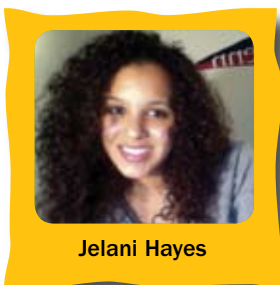
También he aprendido a disfrutar de la gente que me rodea y a invertir más de mí en las relaciones con las que he sido bendecido. Hay muchas oportunidades de hacer amistades con gente con la que tienes muy pocas cosas en común solo para darte cuenta de que en cuanto esa similitud se desvanece, la amistad se acaba rápidamente. Yo comparo estas amistades con otras que he hecho en las que he invertido mi tiempo y no hace falta hacer nada y solo pasar el tiempo es divertido.

Lo más importante que he aprendido es a relajarme y dejar que la vida me dicte el camino. Mi fe es una parte muy importante de esta nueva filosofía, pero anímate a probarla. Puse tanto esfuerzo en mis planes para la universidad y mi vida más allá de la universidad y he tenido tantos altibajos que he tenido que cambiar mi camino varias veces.

Mi vida se verá definida por las oportunidades que se me presenten y por la forma en que respondo a esas no por el plan de 5 años que tengo en mi mente. La universidad es un gran lugar siempre y cuando mantengas tus prioridades, puedes convertirte en una gran persona.

Manejar tu reputación puede ser difícil en la universidad

University of Pennsylvania, Philadelphia, Pa.
Origen: Moreno Valley, Calif.



Jelani Hayes

Hollywood muestra una imagen de la escuela secundaria como la meca del drama y los rumores, pero yo no comparto la misma idea. Claro, la escuela secundaria puede que sea un viaje emocional. Encontrarás amigos. Perderás amigos. Trataras de construir una buena reputación. Pero al final del día escolar, te iras a casa y podrás escapar de todos los rumores y las risas.

Esto no sucede con los estudiantes universitarios que viven en el campus universitario. Los dormitorios universitarios son muy íntimos, lo cual hace casi imposible la privacidad.

Creo que todo estudiante debe vivir en un dormitorio universitario en algún momento de su vida universitaria. No habrá ninguna otra oportunidad en tu vida para estudiar, comer, dormir y socializar las 24 horas del día los 7 días de la semana con un grupo de amigos.

Por otro lado, la privacidad es un privilegio que muy pocos tienen. Tu compañero de cuarto conocerá todos tus hábitos, que te gusta hacer por la mañana y con quien hablas por la noche. Quizás eso no sea un problema para ti, pero tendrás que acostumbrarte a que tu compañero de cuarto sepa todo acerca de ti, hasta que duermes con la boca abierta. Mi compañera de cuarto y yo nos llevamos muy bien pero fue muy vergonzoso cuando abrió la puerta y me encontró bailando con mi iPod en mis oídos.

Pero supongamos que tú y tu compañera de cuarto son mejores amigas. ¿Qué pasa con el resto de los estudiantes en el piso? ¿El RA? ¿El guardia de seguridad? En un dormitorio universitario pequeño, es probable que todas esas personas sepan quien pasa la noche en tu cuarto y que tipo de música te gusta. Pero quizás esto tampoco te moleste.

Resulta extraño que en una universidad de 20,000 estudiantes, parece ser que hay más gente que me conoce y sabe todo acerca de mí que en la escuela secundaria.

Después de salir en unas pocas citas con alguien, los rumores empezaron a circular entre gente que yo casi ni conocía de que yo estaba en una relación amorosa. En mi experiencia y escuchando el consejo de mis amigos de los años superiores, lo mejor es hacer lo posible para mantener tu vida personal lo más privada posible.

Uno de mis amigos se lo conocía como el futuro Presidente porque siempre tenía una actitud muy oficial, pero todos comenzaron a preguntarse si él se tomaba todo demasiado en serio. Debes tener cuidado porque estas reputaciones, pueden extenderse a conversaciones con los profesores y hasta entrevistas de trabajo.

A pesar de todo, me encanta la universidad. Cada día presenta una oportunidad de aprender en tu vida personal y profesional. Es una experiencia valiosa con drama y todo.



See what advice our Real Story team has for you.

Have a smart phone? Scan the QR code. Or you can use the link to view the videos. Either way, you're sure to find some helpful tips on preparing for your future from these college students.



Alyssa McComb:

Do what you love: Whether you're planning to go to college or not, there's a job or vocation out there for you.

<http://bit.ly/VZuDqg>

Jordan Harper:

Be open to change and unexpected things that might come your way, otherwise opportunities will pass you by.

<http://bit.ly/XmfFry>

Natalia Naranjo:

Don't lose sight of what you want: The freedom and responsibilities of college life can distract even dedicated students.

<http://bit.ly/ZmOfYk>

Jordan Sweigart:

Regularly challenging yourself to try new things will help prepare you for everyday ups and downs as well as unexpected changes.

<http://bit.ly/ZmOfYk>

Macaela Bennett:

Don't study just for the test! Get in the habit of really learning and retaining material so you can build on it after high school.

<http://bit.ly/WFEgrl>

Gain altitude with training in the drone industry — by Rebecca VanderMeulen



How would you like to operate an airplane without leaving the ground? Get a job in the emerging field of unmanned aircraft and you could. You've probably heard in the news about drone aircraft deployed to war zones, dropping missiles and scouting for intelligence. But drones — more often called unmanned aircraft — can do a lot more, from monitoring birds in the wild to collecting data about tornadoes. Experts think their use will become more prevalent in the future.

"People will be eventually flying around unmanned vehicles," says Benjamin Trapnell, who teaches in the aviation department at the University of North Dakota. "We're basically talking about robotic aircraft."

University of North Dakota offers bachelor's degree

A handful of colleges have started programs for students who want to work in this growing industry. In 2009 the University of North Dakota started America's first bachelor's degree focused on unmanned aircraft. About 120 students are taking classes in the program now, Trapnell says.

Students who major in unmanned aircraft systems at North Dakota learn how traditional and remotely operated airplanes work. They can choose from both fields when they graduate, including work as commercial pilots, Trapnell explains.

Mary Wallace, a senior majoring in unmanned aircraft systems operations at the University of North Dakota, says that after she graduates in May she wants to operate unmanned aircraft, and eventually teach other unmanned aircraft operators. As part of her studies, her classes built an aircraft. She took four different courses, and the students built a different part of the aircraft in each class.

Northland is training technicians

Two years ago, Northland Community and Technical College in Minnesota began a program that teaches students to repair unmanned aircraft. It's the country's only

training program specifically for working on unmanned non-military airplanes, says Curtis Zoller, Northland's associate dean of aerospace programs. So far, about 20 students have earned certificates to work as unmanned aerial systems technicians.

Rosalie Olmsted, majoring in aviation maintenance technology at Northland and studying for a certificate to be an unmanned aerial systems maintenance technician, wanted to go into aviation but didn't want to be a commercial pilot.

She and her classmates built a buzz box, an important component of an aircraft's ignition system. "It was really cool to see something that I'm going to use so often," Olmsted said.

Jobs with unmanned aircraft are a good fit for people who like working on computers and enjoy building things. "They have a passion for new technology and are excited about working with something new," Trapnell says.

Many types of jobs

While drones don't have pilots on board, generally teams of five to 15 people operate each aircraft, Zoller says. Roles include planning missions, providing information to the pilot, and fixing mechanical problems.

Because the field is evolving, Zoller says, trained students are poised to climb toward higher positions as they gain experience. Pilots of unmanned aircraft can command salaries of \$85,000 to \$115,000, and maintenance specialists can make between \$59,500 and \$67,500, according to a 2011 Unmanned Aircraft Systems Report.

So far, most graduates from Northland's certification program have been hired to work on research projects for the U.S. military. But unmanned aircraft can be sent into many places that are difficult or dangerous for human pilots.

For example, they can be sent to the sites of chemical spills, fly into hurricanes to gather data, be dispatched to active volcanoes, and even study traffic patterns.

"We haven't even scratched the surface" of what drones can do, Zoller says.

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The loudest voice of all – nonverbal communication

— by Flora Richards-Gustafson



You use nonverbal communication every day, whether you mean to or not. While verbal communication involves spoken messages, nonverbal communication is body language and wordless cues, such as smiling. To master the art of communication, you have to be aware of what your actions say.

Actions speak louder than words

Nonverbal communication makes up two-thirds of all communication. So it's important to make sure your words and body language match. What makes it harder is that you can't escape communication. Even silence, as in "the silent treatment," is a form of communication. Your posture, hand movements, eyes and facial expressions send a message even if you don't speak a word. People often judge what you say by your behavior, not your words. It's easy to be misunderstood (like when you rolled your eyes at your mom, but didn't mean to).

Nonverbal communication has a big impact on first impressions, according to "The Definitive Book of Body Language" — from a first meeting to greeting your family at breakfast. People use all five senses to interpret what you say and do, devoting up to 83 percent of their sight and just 11 percent of their hearing skills to figure out what you're trying to communicate.

Types of nonverbal communication

Successful communication needs a combination of things to go right. You have to express a message clearly with your words and with the following forms of nonverbal communication.

Clothes: The clothes you wear let other people know about your background, personality, culture, mood, confidence, age, interest, gender and values. For example, people wear nicer clothes to a job interview to show that they're serious about wanting employment.


Posture: It communicates your interest, feelings, degree of attention and how much you like or respect someone. More than just slouching or standing up straight, posture includes the placement of arms and legs, and the position of shoulders and jaw. Often people show interest in a person or conversation by copying the posture of the person, or leaning forward and leaving arms uncrossed. And if a friend says nothing's wrong, but she has crossed arms and slumping shoulders, it would be hard to believe her because her body says otherwise.

Gestures: You can make gestures with your hands, arms, body, head, face and eyes. Many gestures are culture-specific. For example, the shape that you make with your hand to say "I got your nose" is considered rude in some parts of the world, while it's a symbol of good luck in others. On the other hand, gestures like shoulder shrugging and smiling have the same meaning all around the world.

Eyes can do a lot of talking: Eye contact is the main way you communicate your interest, involvement and attention in another person (not necessarily romantic) or information you receive.

Your face and eyes are a big giveaway when it comes to telling the truth. With the ability to make over 10,000 expressions, your face usually shows emotions and communicates your honesty. Notice how many people can't keep a straight face or look you in the eyes when they lie?

Touch: It is the first sense you develop in the womb. Even when people can't hear or see, they can still use touch to communicate. Types of touch used to communicate in the U.S. include hugging, handshakes, high-fives, kisses, hand-holding or pats on the back.

Communication is the gateway to understanding, and nonverbal communication is one of the most important skills you can have. 



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DIARY of a SENIOR

Chris Garling
Central York High School
York, Pa.

Outgoing advice to my fellow high school students

Next year: I plan to attend a four-year college.

In the second semester of senior year, my peers and I face two main problems. The first, and most gut-wrenching, is the wait for college admissions results. The second is the infamous "senioritis" that can prevent even the most diligent seniors from completing homework and studying for tests. Thus far, we are succeeding in thwarting senioritis through techniques I will

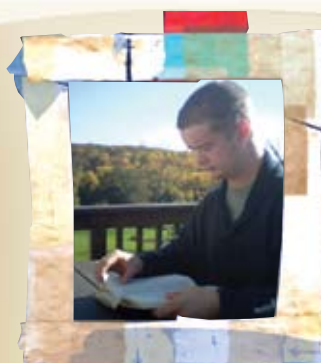
explore later. However, we have been unsuccessful at staving off the dread with which we regard our admissions decisions.

I turned in my last college application in January, and I have to wait until the end of March to know the results. Not a day goes by that I don't think about the schools I applied to and the disappointment or delight I will experience in receiving their decisions.

Applying early action can ease anxiety

I have one advantage over many of my peers in dealing with these stresses. Of the two schools I applied early action to (early action is non-binding so I don't have to go if I get accepted), one of them accepted me. Of my early applications, my top choice school also allowed me to apply early to any state school. So, I applied to University of North Carolina at Chapel Hill and received my acceptance on Friday.

Now I feel a great deal better about my college prospects. While UNC is not my top choice, I feel that even if I get rejected from each of the other eight schools I applied to, I would be happy going to UNC. You should know the rules of your top-choice schools regarding early action, because some schools allow you to apply to



Check out the following videos!

Senior Diary writers offer insights and advice on a variety of topics.



Jenna Hubaishy: Develop an organized plan for approaching life after graduation.
<http://bit.ly/UxJ97e>



Elisha Brown: Tips on staying accountable and becoming more self-reliant.
<http://bit.ly/XWiFfx>



Samantha Ickes: Advice on handling the challenges and changes that await graduates.
<http://bit.ly/VyRjOR>

more than one and others do not.

I'm happy I applied early to my top choice and to a state school that I would love to go to as well. While UNC is very selective for out-of-state applicants like me, it is not as selective as my top choice. I would highly recommend you to apply early to your favorite college and, if possible, also apply early to your favorite match school or a really nice backup college. That way, you won't dread the end of March quite as much.

My cure for senioritis

Stay busy! For the seniors I know, senioritis sets in when they have time to sit back and think about the end of the year and about college next year. When I do that, sometimes I feel like I shouldn't be working as hard as I am or that maybe I should just go read a book or something. But when I don't have time for idle thoughts, ideas like that don't come into my head.

One easy way to keep busy is to take hard classes senior year. I have all AP classes except for an internship and one honors class. I also have a job and I write for multiple publications and am the editor of two. These duties keep me pretty busy and help me stay senioritis-free. 🇺🇸



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